

Fill in this information to identify your case:

Debtor 1 Andrew A. Arroyo

Debtor 2 Abbigale Yvonne Arroyo
(Spouse, if filing)

United States Bankruptcy Court for the Eastern District of Pennsylvania

Case number 4:17-bk-18653
(If known)

Check if this is:
☒ An amended filing
☐ A supplement showing
post-petition chapter 13
expenses as of

Official Form 106J
Amended Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

- ☐ No. Go to line 2.
- ☒ Yes. **Does Debtor 2 live in a separate household?**
- ☒ No.
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*

2. Do you have dependents?

Do not list Debtor 1 or Debtor 2.

Do not state the dependents' names.

- ☐ No
- ☒ Yes. Fill out this information for each dependent

Dependent's relationship to Debtor 1 or Debtor 2

son

Dependent's age

1

Does dependent live with you?

- ☐ No
- ☒ Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- ☒ No
- ☐ Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as your bankruptcy filing date unless you are using this form as supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date

Include expenses paid for with non-cash governmental assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I).

Note: Expenses for property other than the debtor(s)' primary residence(s), if any, are reported in the Summary of Business/Real-Estate Income & Expense annexed to Schedule I.

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

4. **\$1,040.00**

If not included in line 4:

4a. Real estate taxes

4a.

4b. Property, homeowner's, or renter's insurance

4b.

4c. Home maintenance, repair, and upkeep expenses

4c.

		Your expenses
4d.	Homeowner's association or condominium dues	
5.	Additional mortgage payments for your residence, such as home equity loans	\$225.00
6.	Utilities:	
6a.	Electricity, heat, natural gas	\$155.00
6b.	Water, sewer, garbage collection	\$100.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	\$290.00
6d.	Other. Specify: N/A	
7.	Food and housekeeping supplies	\$550.00
8.	Childcare and children's education costs	\$450.00
9.	Clothing, laundry, and dry cleaning	\$80.00
10.	Personal care products and services	\$60.00
11.	Medical and dental expenses	\$125.00
12.	Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	\$390.00
13.	Entertainment, clubs, recreation, newspapers, magazine, and books	\$100.00
14.	Charitable contributions and religious donations	
15.	Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	
15b.	Health insurance	\$400.00
15c.	Vehicle insurance	\$195.00
15d.	Other insurance. Specify: N/A	
16.	Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: N/A	
17.	Installment or lease payments (None)	\$0.00
18.	Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, <i>Schedule I</i> (Official Form 106I)	
19.	Other payments you make to support others who do not live with you. Specify: N/A	
20.	Other real property expenses not included in lines 4 or 5 of this form or on <i>Schedule I</i> (Official Form 106I)	
20a.	Mortgages on other property	
20b.	Real estate taxes	
20c.	Property, homeowner's, or renter's insurance	
20d.	Maintenance, repair, and upkeep expenses	
20e.	Homeowner's association or condominium dues	
20f.	Other. Specify:	

		Your expenses
21. Other. Specify: pet expense	21.	\$140.00
22. Calculate your monthly expenses.		
22a. Add lines 4 through 21.	22a.	\$4,300.00
22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2	22b.	
22c. Add line 22a and 22b. The result is your monthly expenses.	22c.	\$4,300.00
23. Calculate your monthly net income		
23a. Copy line 12 (your combined monthly income) from Schedule I	23a.	\$4,304.39
23b. Copy your monthly expenses from line 22 above.	23b.	\$4,300.00
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income	23c.	\$4.39
24. Do you expect an increase or decrease in your expenses within the year after you file this form?		
For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?		
<input checked="checked" type="checkbox"/> No <input type="checkbox"/> Yes. Explain.....		

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